

Information to identify the case:

Debtor 1	<u>Laurence Howard Kahn</u>		Social Security number or ITIN xxx-xx-5773	
	First Name	Middle Name	Last Name	EIN
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN _____	
	First Name	Middle Name	Last Name	EIN
United States Bankruptcy Court	District of New Jersey			
Case number:	12-13607-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Laurence Howard Kahn

3/29/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Laurence Howard Kahn
DebtorCase No. 12-13607-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 27

Date Rcvd: Mar 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2017.

db +Laurence Howard Kahn, 1636 Shelton Court, Toms River, NJ 08755-2210
 512856094 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 512793827 +Bank of America, NA, c/o Powers Kirm, LLC, PO Box 848, Moorestown, NJ 08057-0848
 512769486 +First Financial Credit Union, 1372 Route 9 S, PO BOX 1172, Toms River, NJ 08754-1172
 512769491 +Julie Gryzb, 2601 Grassy Hollow Drive, Toms River, NJ 08755-1088
 512769492 +Julie Grzyb, 2601, Grassy Hollow Drive, Toms River, NJ 08755-1088
 512769493 +Julie Grzyb, 2601 Grassy Hollow Drive, toms River, NJ 08755-1088
 514432328 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)
 512769496 +PNC, 2601 Bank St., Louisville, Ky 40212-2598
 512872621 +PNC Bank,, PO BOX 94982,, Cleveland, OH 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty +EDI: QDESTRAFFI.COM Mar 29 2017 22:48:00 Daniel E. Straffi, 670 Commons Way, Building I, Toms River, NJ 08755-6431

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 29 2017 23:13:42 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 29 2017 23:13:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

512769483 +EDI: AMEREXPRESS.COM Mar 29 2017 22:48:00 American Express, PO BOX 981537, El Paso, TX 79998-1537

512949912 EDI: BECKLEE.COM Mar 29 2017 22:48:00 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

512769484 EDI: BANKAMER.COM Mar 29 2017 22:48:00 Bank of America, 4060 Ogletown Sta, Newark DE 19713

512769485 +EDI: CHASE.COM Mar 29 2017 22:48:00 Chase Bank USA, PO BOX 15298, Wilmington, DE 19850-5298

512880669 EDI: RMSC.COM Mar 29 2017 22:48:00 GE Capital Retail Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

512853976 EDI: IRS.COM Mar 29 2017 22:48:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346

512769490 +E-mail/Text: JSUMCbankruptcy@meridianhealth.com Mar 29 2017 23:14:28

Jersey Shore University Medical Center, 1945 Route 33, Neptune, NJ 07753-4896

513112699 EDI: BL-BECKET.COM Mar 29 2017 22:48:00 Main Street Acquisition Corp assignee of CHASE, BANK USA N A, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

513575069 EDI: AIS.COM Mar 29 2017 22:48:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457

513540383 EDI: RECOVERYCORP.COM Mar 29 2017 22:48:00 Portfolio Investments II LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605

512879291 EDI: RECOVERYCORP.COM Mar 29 2017 22:48:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

512769494 EDI: TFSR.COM Mar 29 2017 22:48:00 Lexus Financial Services, Po BOX 17187, Baltimore, MD 21297

512843357 EDI: TFSR.COM Mar 29 2017 22:48:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026

512769497 EDI: VERIZONCOMB.COM Mar 29 2017 22:48:00 Verizon Communications, PO Box 920041, Dallas, TX 75392-0041

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512769487* +First Financial Credit Union, 1372 Route 9 S, PO BOX 1172, Toms River, NJ 08754-1172

512769488* +First Financial Credit Union, 1372 Route 9 S, PO BOX 1172, Toms River, NJ 08754-1172

512769489* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346

(address filed with court: Internal Revenue Service, PO Box 24017, Fresno CA 93779)

514432327* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096

(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)

512769495* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026

(address filed with court: Lexus Financial Services, PO Box 17187, Baltimore, MD 21297-0511)

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 27

Date Rcvd: Mar 29, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE CSMC 2006-2 TRUST bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Daniel E. Straffi on behalf of Debtor Laurence Howard Kahn dstraffil@comcast.net, G25938@notify.cincompass.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC 105 Eisenhower Parkway, Suite 302, Roseland, New Jersey 07068-0490 cmecf@sternlav.com
Lynn Therese Nolan on behalf of Creditor Toyota Motor Credit Corporation LNolan@schillerknapp.com, tshariff@ecf.courtdrive.com;tshariff@schillerknapp.com;kcollins@schillerknapp.com
William M.E. Powers on behalf of Creditor Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP ecf@powerskirkn.com
William M.E. Powers, III on behalf of Creditor Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP ecf@powerskirkn.com
TOTAL: 9